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August 2005

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## This-N-That

My experience with SHIC is not as long as many of you, our valued counselors. Maybe some remember earlier times when there was greater demand for SHIC services. For me, I do not recall any time at all like this. Last year's need to provide information regarding the Medicare Approved Prescription Drug Discount Card now seems like a walk in the park compared to the need to educate people about Medicare's prescription drug coverage that begins January 1, 2006. The fact that this newsletter has not been published for several months is evidence that I have not been able to keep up with everything that needs to be done. Perhaps many of you are in similar situations.

I take some consolation in the fact that the initial open enrollment period for prescription drug coverage will end in less than one year, May 15, 2006. And like you, knowing that our clients need help is a tremendous motivation to help all those we can. Hopefully, this issue of the Update will give you some information you can use when helping answer questions people have. And please feel free to contact the SHIC office if you have questions yourself. I am so grateful to be able to count on you when so many will need our help. I cannot say "Thank You" too loudly or too often. THANK YOU! On the other hand, if for any reason you are unable to provide counseling assistance and/or enrollment help with the Prescription Drug Coverage and Plans, please let me know as soon as possible. I do not want to impose on anyone so knowing if you will not be available for referrals will help as we put our networks together.

Again, thanks so much! Enjoy the rest of the summer! See you in October.



## Calendar of Events

### **August 11**

Health Fair  
Hjelmkomst Center  
Moorhead

### **August 16-18**

New Counselor Education  
Bismarck

### **August 18**

Senior Wellness Sensation  
Ramkota Inn  
Bismarck

### **August 29-30**

ND Disabilities Advocacy  
Consortium Conference  
Ramkota Inn  
Bismarck

### **September 5**

Labor Day  
SHIC Office Closed

### **September 14-15**

Northern Plains  
Conference on Aging  
and Disabilities  
Holiday Inn  
Fargo

### **October 2005**

Medicare and You 2005  
mailed to people  
with Medicare

(continued on page 3)

## Medicare Prescription Drug Coverage

Those of you with email have been inundated with material I have forwarded and, no doubt, information you have collected through other means! There certainly is no lack of information on this topic so this article will be very brief. Hopefully, though it will provide some information you may not already have.

The number of plans available is not yet known, but expect there to be 20 or more. Each plan will be authorized to use the "seal" illustrated below, and if a "plan" does not carry this seal, it is not a Medicare approved plan.



Medicare will announce approved plans October 1. Plans may begin marketing then. However, the earliest a person may enroll in a plan is November 15. Should a person enroll in a program before November 15, that person will not be enrolled in a Medicare approved prescription drug plan and, consequently, the Medicare prescription plan provisions of a Prescription Drug Plan will not apply.

Medicare expects that the enrollment "method of choice" will be through Medicare.gov or other approved sites, such as Benefits Checkup. Counselors with email were sent this web page address:

<http://www.cms.hhs.gov/partnerships/tools/drugplanfinder/>

It is a prototype of the search engine that will be used to help people review plan options and, after choosing a plan, allow for enrolling in the plan on-line. People familiar with the system used to find Medicare Approved Prescription Drug Discount Cards (PDAP) will find the Medicare Prescription Drug Plan Finder Tool very similar. Be aware that the prototype is not the final version but the final version should look much the way it looks now.

The Medicare Modernization Act affected Medigap plans H, I and J that have prescription drug benefit. The companies offering these plans must inform their policyholders of 3 choices the policy holders have:

## Calendar of Events

### **October 11**

SHIC Update  
Bismarck

### **October 13**

SHIC Update  
Fargo

### **October 13**

Prescription Drug Plan  
Finder Tool  
available on  
Medicare.gov

### **October 18-20**

New Counselor Education  
Bismarck

### **October 26**

Medicare Prescription  
Drug  
Coverage Strategic  
Planning  
Bismarck

### **November 15**

First Day to Enroll in  
Prescription Drug Plan

- Keep the current policy, including prescription drug coverage. Choosing this option will mean that, if the policyholder later wishes to enroll in a Medicare Approved Prescription Drug Plan, s/he will pay a higher premium because the coverage under H, I and J is not as good as Medicare's coverage.
- Keep the current H, I or J policy, ask that the prescription drug coverage be removed from the policy (and pay a smaller premium as a result), then enroll in one of the Medicare approved prescription drug plans.
- Drop the H, I or J plan and enroll in an A, B, C, F, K or L plan sold by that company, and enroll in a Medicare approved prescription drug plan.

Clearly, the above comments have not scratched the surface of Medicare's Prescription Drug Coverage. Just as with Medicare Parts A and B, volumes have and will be written about the program. Yet even in its complexity, many people will benefit by choosing and enrolling in a plan. In time, the plans should become less complicated. And, as with Parts A and B, perhaps changes will be made to the drug coverage to improve, and simplify it.

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## Medicare Supplement Plans K and L

The Department has received and approved several of the new Medicare Supplement Plans K and L. The plans are quite different from Plans A-J so you may have clients asking for help to understand them. Last month SHIC mailed to counselors 2 copies of the newly revised CMS publication, "2005 Choosing A Medigap Policy." This guide contains a very good description of these plans and how they differ from Plans A-J. The Insurance Department website will soon be updated to provide information on the plans and policies that are available. Please check that site often for the latest information. The SHIC Update conferences scheduled for October will include a session devoted to these plans.

# **New Medicare Advantage Plans and Service Area Expansion**

Beginning July 1, Humana and Medica were authorized by CMS to expand their service areas to the entire state. These plans are specifically labeled as “Private Fee-for-Service.” More general information about Private Fee-for-Service can be found at the Insurance Department web site and the CMS publication # 10144, “Your Guide to Private Fee-for-Service Plans.” If you would like a copy of this publication, please contact SHIC.

The Medicare.gov website has a helpful tool to learn more about the plans, too. When on that site, look for the link titled, “Compare Health Plan Options in Your Area.” That page asks for a zip code. Since the pages do not yet show that the service area includes the entire state, choose a zip code for the eastern part of North Dakota to view detailed information about both Medica’s and Humana’s plans.

On the Insurance Department’s web site choose “Consumer” then on the left side find the link, “Medicare+Choice Plans.”

On July 12, 2005, the Minot Daily News ran a story about Blue Cross Blue Shield plans in 7 states of the upper Midwest forming an alliance to offer Medicare Advantage plans in these 7 states, including North Dakota. If the plans are approved by Medicare, they will be “Preferred Provider Organization” (PPO) plans.

Both Private Fee-for-Service plans, and PPOs, may include a Medicare Prescription Drug plan. So a person choosing to enroll in one of these plans for health coverage will be simultaneously choosing the prescription drug coverage from the plan.

The October SHIC Update conferences will provide more information about these plans and how they work, including the prescription drug coverage available through them.

# Update

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## SHIC Update Conferences

To reduce travel time for counselors, conferences have been scheduled in Bismarck and Fargo. The same agenda will be followed in both places so counselors need attend only one. While the agenda has not been finalized, we expect to start at 8:30 a.m. and end by about 4:00 p.m. Topics covered will include:

- Medicare Prescription Drug Coverage
  - Latest News about Plans
  - Enrollment Efforts
  - Medicare Prescription Drug Plan Finder Tool
  - Identifying and Addressing
  - How to Reach People with Medicare
- Medigap Plans
  - Changes to H, I and J
  - New Plans K & L
- Reporting to CMS

The Bismarck Update will be at the Comfort Inn, 223-1911, October 11. The Fargo Update will be at Comfort Suites, 237-5911, October 13. A block of rooms has been reserved at each hotel. Please call and make your own reservations. Be sure to ask for the state rate.

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## New Counselor Education

Many people will need help regarding Medicare's Prescription Drug Coverage. That means we need to educate people to help us! So far we have 9 people indicating interest in attending the New Counselor Education in Bismarck August 16-18. More are needed! Please encourage anyone you think might be interested in helping us to attend. They should call SHIC, 1-888-575-6611 or email Corinne Aberle, [caberle@state.nd.us](mailto:caberle@state.nd.us).

On Tuesday, August 16, we will start at 8:00 a.m. and on Thursday, August 18, we will finish at 3:00 p.m. A final agenda will be sent to all registrants. As in the past, we will provide all study materials, including the SHIC manual, which is the primary study guide.

Lodging has been reserved at the Bismarck Comfort Suites, 223-1911, 909 Gateway Avenue. People planning to attend should make their own reservations. Be sure to ask for state rates. Just as before, SHIC will reimburse for travel costs, lodging and meals.

We need all the help we can get, so please help us in our recruiting efforts! A registration form is attached. Please fax it to SHIC at (701) 328-9610.

SENIOR HEALTH INSURANCE COUNSELING

*Initial Counselor Training Registration*

August 16, 17, & 18, 2005  
Comfort Suites – 223-1911  
909 Gateway Avenue, Bismarck, ND

☐ Yes, I will attend the Initial SHIC Counselor Training. The program begins Tuesday, August 16, at 8:00 a.m. and ends Thursday, August 18, by 3:30 p.m.

☐ No, I won't attend the Initial SHIC Counselor Training.

Please complete and return this form by Wednesday, August 10, 2005.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_, ND, Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email address \_\_\_\_\_

I have dietary restrictions: \_\_\_\_\_ Yes \_\_\_\_\_ No

They are: \_\_\_\_\_

\_\_\_\_\_

**Please make your own lodging arrangements. There is a block of rooms reserved until August 1 under the North Dakota Insurance Department.**

**SEND COMPLETED FORM TO:**

**Bill Lardy  
SHIC Director  
North Dakota Insurance Department  
600 East Boulevard  
Bismarck, ND 58505**

**Or Call 701-328-9604; Fax: 701-328-9610; or Email: [blardy@state.nd.us](mailto:blardy@state.nd.us)**